

NOTE: This is the first in a series of Community Columns by expert staff who are implementing health law changes in Colorado.

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Understanding Public Health Insurance Changes

Coloradans have many questions about health insurance. You have fulfilled the federal individual mandate to have insurance if you are covered by private health insurance or if you have public health insurance through programs like Medicaid, Child Health Plan *Plus* (CHP+), Medicare, TRICARE, VA or Indian Health Services. For more information about the mandate visit our new consumer website, created to help Coloradans understand the health law changes and their options for getting covered, at Colorado.gov/health.

The Department of Health Care Policy and Financing administers Colorado's public health insurance programs for low income individuals and families. These programs include Medicaid and CHP+. Medicaid and CHP+ are low cost and

Medicaid: 744,085 enrolled

CHP+: **68,020** enrolled

Coloradans expected to benefit from new

Medicaid coverage: more

than 160,000

NOTE: Enrollment figures are as of September 2013, newly Medicaid eligible must apply and be found eligible. Coverage for the expansion can begin as early as January 2014.

offer coverage for preventive care, doctor visits, prescriptions, emergency services, maternity care and other services. CHP+ also includes dental and vision care for kids. Medicaid will be adding a dental benefit for adults in April of next year. Go to Colorado.gov/hcpf/benefits for more information.

In the past, Medicaid has been limited to covering kids, individuals with disabilities, some parents and very low income adults without kids. Because of new laws passed here in Colorado, starting in January, Medicaid will cover more adults and parents. For example, individuals earning about \$15,000 a year or a family of four earning about \$31,000 may now qualify. We expect this new coverage to benefit more than 160,000 Coloradans but in order to see if you qualify, you need to apply.

You can apply for public health insurance coverage online at <u>Colorado.gov/PEAK</u>, in person at your local county office, on the phone, or by filling out a paper application and mailing it in. You will want to gather critical information in order to fill out your application. Coloradans applying online may get an immediate answer on whether or not they qualify if the application is filled out accurately and completely. If we are missing some information from you, you will get a letter from Medicaid with instructions and a checklist of information that we need you to verify. If you

are looking for application tips and want to learn more about applying visit <u>Colorado.gov/health</u> and click on frequently asked questions.

Since October 1, we have worked with our partners to make significant improvements to our online application at Colorado.gov/PEAK so you can skip certain questions if they do not apply to you. You can also save your application and come back if you can't finish it all at one time. If you do not qualify for Medicaid, don't worry, you may qualify for help paying for private insurance purchased through the Connect for Health Colorado marketplace. The Connect for Health Colorado marketplace is not the federal marketplace and Connect for Health Colorado has a fully functioning website. Federal law requires a Medicaid denial (referred to as a case ID number) in order to get financial assistance through the marketplace. If you don't want to get the financial assistance you can purchase a plan directly through Connect for Health Colorado without having to get a Medicaid denial.

If you have questions about your coverage options a good place to start is <u>Colorado.gov/health</u>. Our Department has worked with the Department of Regulatory Agencies, Division of Insurance, Department of Public Health and Environment and Department of Human Services on this new resource for Coloradans with questions about how the new health laws impact them. For more information about Connect for Health Colorado visit <u>connectforhealthco.com</u>.

About the Colorado Department of Health Care Policy and Financing: The department administers the Medicaid and Child Health Plan *Plus* (CHP+) programs as well as a variety of other programs for low-income Coloradans who qualify. The mission of the department is to improve health care access and outcomes for the people we serve while demonstrating sound stewardship of financial resources. For more information about the department, please visit Colorado.gov/hcpf.

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